

Fill in this information to identify the case:

| | |
|---|--------------------|
| Debtor 1 | Pammie Lynn Krupar |
| Debtor 2 (Spouse, if filing) | |
| United States Bankruptcy Court for the: | WESTERN |
| Case number | 19-23389 |
| District of | PA (State) |

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

| | | |
|---|---------------------------|----------------------------------|
| Name of creditor: | 21st Mortgage Corporation | Court claim no. (if known): 4 |
| Last 4 digits of any number you use to identify the debtor's account: | 9 4 5 1 | |
| Property address: | 357 VALLEY ST | |
| Number | Street | |
| MC DONALD | PA | 15057 |
| City | State | ZIP Code |

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 02 / 01 / 2025
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: / /
MM / DD / YYYY

Debtor 1

Pammie Lynn Krupar

First Name Middle Name Last Name

19-23389

Case number (if known)

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/: Shawn Moore

Signature

2 4 2025

Date _____/_____/_____

Print

Shawn Moore

First Name Middle Name Last Name

Company

21st Mortgage Corporation

Bankruptcy Coordinator

Title _____

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number _____ Street _____

City _____ State _____ ZIP Code _____

Contact phone (_____) ____ - ____

shawnmoore@21stmortgage.com

Email _____

Fill in this information to identify the case:

Debtor 1 PAMMIE LYNN KRUPARDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-23389JAD**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: 21ST MORTGAGE CORPCourt claim no. (if known):
4

Last 4 digits of any number you use to identify the debtor's account

9 4 5 1Property Address: 357 VALLEY ST
MCDONALD PA 15057**Part 2: Cure Amount****Total cure disbursements made by the trustee:**

| | Amount |
|--|-------------------------|
| a. Allowed prepetition arrearage: | (a) \$ <u>15,227.46</u> |
| b. Prepetition arrearage paid by the trustee: | (b) \$ <u>15,227.46</u> |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c): | (c) \$ <u>0.00</u> |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ <u>0.00</u> |
| e. Allowed postpetition arrearage: | (e) \$ <u>0.00</u> |
| f. Postpetition arrearage paid by the trustee: | + (f) \$ <u>0.00</u> |
| g. Total. Add lines b, d, and f. | (g) \$ <u>15,227.46</u> |

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,236.16

The next postpetition payment is due on

11 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1

PAMMIE LYNN KRUPAR

Name

Case number (if known) 19-23389JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

J/s/ Ronda J. Winnecour

Signature

Date 02/03/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1 PAMMIE LYNN KRUPAR
Name

Case number (if known) 19-23389JAD

Disbursement History

| Date | Check # | Name | Posting Type | Amount |
|--|---------|-----------------------------------|-------------------------------|--------|
| Unclaimed Funds (Part *** ERROR *** | | | | |
| 01/28/2025 | 1321923 | RONDA J WINNECOUR TRUSTEE/CLERK L | AMOUNTS DISBURSED TO CREDITOR | 953.78 |
| | | | | 953.78 |

MORTGAGE ARR. (Part 2 (b))

| | | | | |
|------------|---------|--------------------|-------------------------------|-----------|
| 07/26/2021 | 1202607 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 318.91 |
| 08/26/2021 | 1205754 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 233.08 |
| 10/25/2021 | 1212014 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 814.56 |
| 12/23/2021 | 1218096 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 777.51 |
| 02/23/2022 | 1224200 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 37.44 |
| 03/25/2022 | 1227026 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 574.56 |
| 04/26/2022 | 1230087 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 574.56 |
| 05/25/2022 | 1233122 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 204.12 |
| 06/27/2022 | 1236160 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 204.12 |
| 07/26/2022 | 1239171 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 574.56 |
| 08/24/2022 | 1242073 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 204.12 |
| 09/27/2022 | 1244955 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 574.56 |
| 10/25/2022 | 1247830 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 173.60 |
| 11/23/2022 | 1250630 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 536.41 |
| 01/26/2023 | 1256182 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 358.37 |
| 02/23/2023 | 1258863 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 668.53 |
| 03/28/2023 | 1261463 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 305.72 |
| 04/25/2023 | 1264253 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,031.34 |
| 05/25/2023 | 1267028 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 668.53 |
| 06/26/2023 | 1269946 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,018.74 |
| 07/25/2023 | 1272826 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 293.12 |
| 08/25/2023 | 1275553 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,368.95 |
| 09/26/2023 | 1278355 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 651.73 |
| 10/25/2023 | 1281071 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 651.73 |
| 11/27/2023 | 1283755 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 293.12 |
| 12/21/2023 | 1286421 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 651.73 |
| 01/26/2024 | 1288985 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,010.34 |
| 02/26/2024 | 1291681 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 453.40 |
| | | | | 15,227.46 |

MORTGAGE REGULAR PAYMENT (Part 3)

| | | | | |
|------------|---------|--------------------|-------------------------------|----------|
| 11/25/2019 | 1138036 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,672.79 |
| 12/23/2019 | 1141501 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 669.88 |
| 01/28/2020 | 1144825 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 671.06 |
| 02/25/2020 | 1148320 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 670.86 |
| 03/23/2020 | 1151894 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 670.70 |
| 04/27/2020 | 1155342 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,009.24 |
| 05/26/2020 | 1158788 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 677.44 |
| 06/26/2020 | 1162119 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 677.41 |
| 07/29/2020 | 1165300 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 677.35 |
| 08/25/2020 | 1168390 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 690.62 |
| 09/28/2020 | 1171441 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 716.77 |
| 10/26/2020 | 1174559 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 769.90 |
| 11/24/2020 | 1177653 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,228.96 |
| 12/21/2020 | 1180693 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 416.72 |
| 01/25/2021 | 1183581 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,261.54 |
| 02/22/2021 | 1186607 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 886.78 |
| 03/26/2021 | 1189776 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,320.95 |
| 04/26/2021 | 1193085 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 879.59 |
| 05/25/2021 | 1196260 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,091.51 |
| 06/25/2021 | 1199387 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 871.86 |
| 07/26/2021 | 1202607 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 947.87 |
| 08/26/2021 | 1205754 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 09/24/2021 | 1208908 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 694.12 |
| 10/25/2021 | 1212014 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 871.30 |
| 11/22/2021 | 1215080 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 453.88 |
| 12/23/2021 | 1218096 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,111.54 |
| 01/26/2022 | 1221185 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 680.82 |
| 02/23/2022 | 1224200 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 884.60 |

Debtor 1

PAMMIE LYNN KRUPAR

Name

Case number (if known) 19-23389JAD

Disbursement History

| Date | Check # | Name | Posting Type | Amount |
|---|---------|--------------------|-------------------------------|-----------|
| MORTGAGE REGULAR PAYMENT (Part 3) Continued... | | | | |
| 03/25/2022 | 1227026 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 04/26/2022 | 1230087 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 05/25/2022 | 1233122 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 06/27/2022 | 1236160 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 07/26/2022 | 1239171 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 08/24/2022 | 1242073 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 09/27/2022 | 1244955 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 10/25/2022 | 1247830 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 11/23/2022 | 1250630 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 12/22/2022 | 1253445 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 666.80 |
| 01/26/2023 | 1256182 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 898.62 |
| 02/23/2023 | 1258863 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 03/28/2023 | 1261463 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 04/25/2023 | 1264253 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 05/25/2023 | 1267028 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 06/26/2023 | 1269946 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 07/25/2023 | 1272826 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 08/25/2023 | 1275553 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 09/26/2023 | 1278355 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 10/25/2023 | 1281071 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 11/27/2023 | 1283755 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 12/21/2023 | 1286421 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 01/26/2024 | 1288985 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 02/26/2024 | 1291681 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 03/26/2024 | 1294336 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 04/25/2024 | 1296977 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 05/29/2024 | 1299657 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 06/25/2024 | 1302378 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 782.71 |
| 07/25/2024 | 1304847 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 4,767.97 |
| 08/26/2024 | 1307473 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 1,793.05 |
| 09/25/2024 | 1310040 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 557.89 |
| 12/23/2024 | 1317740 | 21ST MORTGAGE CORP | AMOUNTS DISBURSED TO CREDITOR | 3,203.81 |
| | | | | 56,197.37 |

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

PAMMIE LYNN KRUPAR
357 VALLEY STREET
MC DONALD, PA 15057

JEFFREY W ROSS ESQ
HAROLD SHEPLEY & ASSOC LLC
209 W PATRIOT ST
SOMERSET, PA 15501

21ST MORTGAGE CORP
POB 477*
KNOXVILLE, TN 37901

GROSS MCGINLEY LLP** (FRMLY THOMAS CAPEHART ESQ)
33 S 7TH ST
PO BOX 4060
ALLENTOWN, PA 18105

2/3/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE _____ DISTRICT OF _____

IN RE: _____) CHAPTER: _____
_____, Debtor(s)) CASE NO: _____
))

CERTIFICATE OF SERVICE

I, _____, Bankruptcy Coordinator for 21st Mortgage Corporation, hereby certify that on the _____ day of 2025, a true exact copy of was served upon the following parties in this manner:

SERVICE BY ELECTRONIC MAIL:

SERVICE BY REGULAR MAIL: